

**Finland**  
**Table 1. Selected aggregates**

Million EUR

	2014	2015	2016	2017	2018	2019	2020	2021
<b>1.1 Insurance business written in the reporting country</b>								
<b>1.1.1 Insurance business, by ownership</b>								
<b>Gross premiums</b>								
Domestic undertakings	10 632	10 741	9 045	8 926	7 922	9 620	7 865	9 078
Foreign controlled undertakings	3 698	6 892	..	..	..	..	..	..
Foreign companies (branches)	..	..	..	..	..	..	..	..
All undertakings	10 632	10 741	9 045	8 926	4 366	6 024	4 037	5 116
<b>Premiums ceded</b>								
Domestic undertakings	259	246	241	230	-251	341	264	217
Foreign controlled undertakings	15	217	..	..	..	..	..	..
Foreign companies (branches)	..	..	..	..	..	..	..	..
All undertakings	259	246	241	230	-24	24	31	29
<b>Net written premiums</b>								
Domestic undertakings	10 373	10 495	8 804	8 696	7 671	9 271	7 601	8 861
Foreign controlled undertakings	3 683	6 675	..	..	..	..	..	..
Foreign companies (branches)	..	..	..	..	..	..	..	..
All undertakings	10 373	10 495	8 804	8 696	4 342	5 992	4 006	5 087
<b>1.1.2 Insurance business on foreign risks, gross premiums</b>								
Life	..	..	..	..	..	..	..	..
Non-life	..	..	..	..	..	..	..	..
Composite total	..	..	..	..	..	..	..	..
Total	..	..	..	..	..	..	..	..
<b>1.1.3 Life insurance payments, by class, gross premiums</b>								
Annuities	2 544	2 287	694	621	608	2 235	592	538
Unit linked	2 929	3 224	2 446	2 265	1 757	2 230	1 457	1 779
Other life insurance	619	745	1 433	1 641	2 000	1 554	1 988	2 799
Total life insurance	6 092	6 256	4 573	4 527	4 365	6 020	4 037	5 116
<i>of which: Pension contracts</i>	756	597	675	2 265	593	638	581	569
<b>1.1.4 Non-life insurance payments, by class, gross premiums</b>								
Motor vehicle insurance	1 591	1 639	1 639	1 586	1 213	1 228	1 267	1 322
Marine, aviation and other transport insurance	70	68	73	69	69	84	95	100
Freight insurance	56	52	57	55	43	45	44	47
Fire and other property damage insurance	985	1 030	1 028	972	790	800	832	836
Pecuniary loss insurance	30	28	22	20	19	19	21	25
General liability insurance	392	385	234	218	193	79	175	216
Accident and health	1 060	1 058	1 119	1 183	957	1 029	1 034	1 084
<i>of which: Health</i>	299	290	368	395	343	387	415	442
Other non-life insurance	152	88	163	151	124	129	138	148
Treaty reinsurance	135	135	136	144	148	150	173	139
Total non-life insurance	4 471	4 483	4 471	4 398	3 556	3 563	3 779	3 917
<b>1.2 Gross claims payments</b>								
<b>Life</b>								
Domestic undertakings	3 871	3 957	4 324	4 233	4 632	7 239	4 183	3 893
Foreign controlled undertakings	1 160	1 124	.. c	.. c	.. c	.. c	.. c	.. c
Foreign companies (branches)	..	..	..	..	..	..	..	..
All undertakings	3 871	3 957	4 324	4 233	4 632	7 239	4 183	3 893
<b>Non-life</b>								
Domestic undertakings	2 939	2 872	3 103	3 179	2 538	2 625	2 634	2 621
Foreign controlled undertakings	724	2 872	.. c	.. c	.. c	.. c	.. c	.. c
Foreign companies (branches)	..	..	..	..	.. c	.. c	.. c	.. c
All undertakings	2 939	2 872	3 103	3 179	.. c	.. c	.. c	.. c
<b>Composite, all undertakings</b>	..	..	..	..	..	..	..	..
<b>Total</b>								
Domestic undertakings	6 810	6 829	7 427	7 412	7 170	9 864	6 817	6 514
Foreign controlled undertakings	1 884	3 996	..	..	..	..	..	..
Foreign companies (branches)	..	..	..	..	..	..	..	..
All undertakings	6 810	6 829	7 427	7 412	4 632	7 239	4 183	3 893
<b>1.3 Commissions</b>								
<b>Life</b>								
Domestic undertakings	-83	101	126	121	116	113	79	134
Foreign controlled undertakings	-10	15	.. c	.. c	.. c	.. c	.. c	..
Foreign companies (branches)	..	..	..	..	..	..	..	..
All undertakings	-83	101	126	121	..	..	..	134
<b>Non-life</b>								
Domestic undertakings	-142	113	166	160	131	142	140	135
Foreign controlled undertakings	-18	23	.. c	.. c	.. c	.. c	.. c	.. c
Foreign companies (branches)	..	..	..	..	..	..	..	..
All undertakings	-142	113	166	160	..	..	..	.. c
<b>Composite, all undertakings</b>	..	..	..	..	..	..	..	..
<b>Total</b>								
Domestic undertakings	-225	214	292	281	247	255	219	269
Foreign controlled undertakings	-28	38	..	..	..	..	..	..
Foreign companies (branches)	..	..	..	..	..	..	..	..
All undertakings	-225	214	292	281	..	..	..	134

**Finland**  
**Table 1. Selected aggregates (cont.)**

Million EUR

	2014	2015	2016	2017	2018	2019	2020	2021
<b>1.4 Gross operating expenses</b>								
<b>Life</b>								
Domestic undertakings	317	316	341	355	359	385	368	394
Foreign controlled undertakings	36	34	.. c	.. c	.. c	.. c	.. c	.. c
Foreign companies (branches)	..	..	..	..	..	..	..	..
All undertakings	317	316	341	355	359	385	368	394
<b>Non-life</b>								
Domestic undertakings	844	847	876	884	746	832	774	793
Foreign controlled undertakings	158	847	.. c	.. c	.. c	.. c	.. c	.. c
Foreign companies (branches)	..	..	..	..	..	..	..	..
All undertakings	844	847	876	884	..	..	..	..
<b>Composite, all undertakings</b>	..	..	..	..	..	..	..	..
<b>Total</b>								
Domestic undertakings	1 161	1 163	1 217	1 239	1 105	1 217	1 142	1 187
Foreign controlled undertakings	194	881	..	..	..	..	..	..
Foreign companies (branches)	..	..	..	..	..	..	..	..
All undertakings	1 161	1 163	1 217	1 239	359	385	368	394
<b>1.5 Insurance business written abroad by branches, gross premiums</b>								
<b>Life</b>								
Branches and agencies	107	17	..	..	..	..	..	..
Subsidiaries	..	..	..	..	..	..	..	..
Total	107	17	..	..	..	..	..	..
<b>Non-life</b>								
Branches and agencies	..	..	..	..	..	..	..	..
Subsidiaries	..	..	..	..	..	..	..	..
Total	..	..	..	..	..	..	..	..
<b>Composite total</b>	..	..	..	..	..	..	..	..
<b>Total</b>								
Branches and agencies	107	17	..	..	..	..	..	..
Subsidiaries	..	..	..	..	..	..	..	..
Total	107	17	..	..	..	..	..	..

.. Not available; c Confidential data

Note: Detailed metadata at: <http://metalinks.oecd.org/ins/20230516/0d29>.

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Source: OECD Insurance Statistics (database)